FORCE HEALTH PROTECTION AND HEALTH CARE BENEFITS

Health Benefits for Reserve Component Members and Their Families

Mobilization Affects

What You Need To Know Before You Mobilize

- What are your health care benefits as a Reserve component member?
- What are your entitlements under USERRA?
- Where do you start to protect your family's health care needs?
- What are your family members' health care benefits?
  - They are different from your benefits
- What health options are best for your family?

Your Health & Dental Benefits As An RC Member

Military Member
Your Health Benefits

- Inactive duty or active duty 30 days or less
  - Treatment within the Military Healthcare System for any injury, illness or disease incurred or aggravated in the line of duty
  - TRICARE Dental Program
- **Active Duty more than 30 days**
  - Same medical care and dental benefits as active duty service members
    - Enrolled in TRICARE Prime
    - Dental at any military dental treatment facility

Military Member Benefits
TRICARE Prime

- Similar to civilian HMO managed care plans
- Primary Care Manager (PCM)
  - Physician, Physician's Assistant or Nurse Practitioner
- Primary care access standards
  - Acute care in one day
  - Routine care in one week
  - Specialty/Preventive care in four weeks
- Referrals for specialty services

Military Member Benefits
TRICARE Prime Remote (TPR)

- Eligibility
  - RC member called to active duty for >30 days
  - Live and work approximately one hour (50 miles) from a military treatment facility
- Enrollment required
  - Call toll free number in your region
- Benefits – Same as TRICARE Prime
  - Select a TRICARE network Primary Care Manager (PCM) if available
    - Provides all services for routine care and will manage referrals to specialists if needed

Military Member Benefits
TRICARE Dental Program

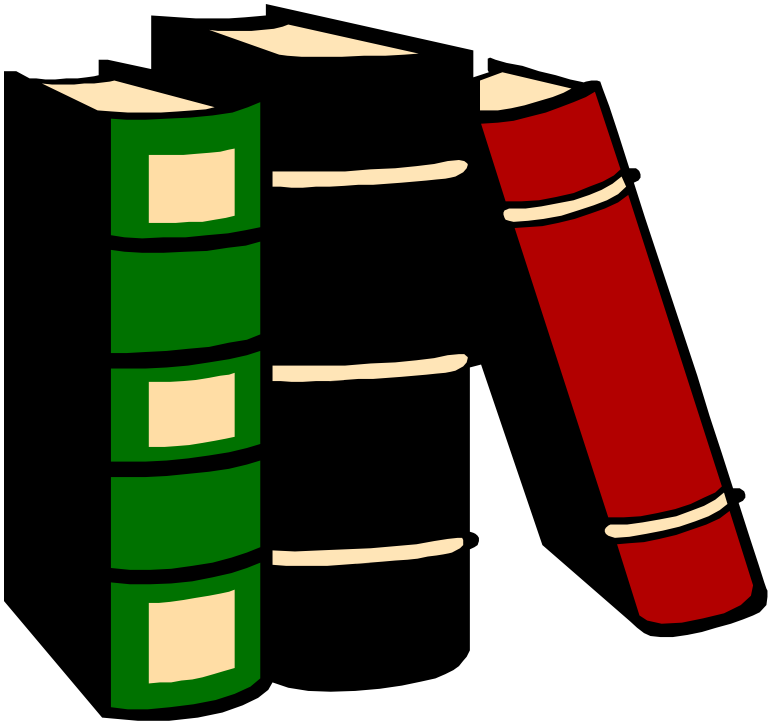
- Eligibility is verified by United Concordia through DEERS (Defense Enrollment Eligibility System)
- Full spectrum of dental coverage including check-ups, restorative care, tooth extractions, & emergency care
- Monthly Premiums (As of February 2001)
  - Selected Reserve member - $7.63
  - Individual Ready Reserve member - $19.08
- Twelve month initial enrollment period required
  - Then continue enrollment month-to-month

Military Member Dental Benefits

When Ordered to Active Duty > 30 days

- Receive dental services at the military dental treatment facilities
- TRICARE Dental Program
  - Automatically disenrolled upon activation
  - Member must contact UCCI to re-enroll at end of active duty
- www.ucci.com

USERRA



Uniformed
Services
Employment and
Reemployment
Rights
Act of 1994

Military Member
Rights Concerning Your Employer-Sponsored Health Plan

- Applies when
  - performing active duty or inactive duty
  - Covered by an employer-sponsored health plan
- May continue employer health plan for 18 months
  - **When performing military duty orders for 30 days or less**
    - pay your usual share of the premium (if any)
  - **When performing military duty for more than 30 consecutive days**
    - may be required to pay up to 102% of the full premium

Military Member
Rights Concerning Your Employer-Sponsored Health Plan

- You may disenroll from employer health plan
- You have the right to re-enroll
  - All previously covered members
  - No waiting period
  - No exclusion for pre-existing conditions

Readiness is a Family Matter

Ensure Your Family is Covered

- Enroll eligible family members in DEERS (Defense Enrollment Eligibility Reporting System)
  - Key to benefits and entitlements
  - Bring marriage, birth, divorce, custody, and adoption documents
- Get military ID cards for eligible family members
- Spouse should carry a copy of sponsor's active duty orders

TRICARE Family Benefits

- **Orders less than 30 days**
  - No medical benefits
  - Family may enroll in the TRICARE Dental Program
- **Orders more than 30 days, but less than 179 days**
  - Space available medical & dental care at MTF
  - TRICARE Extra – network providers
  - TRICARE Standard – non-network providers
- **Orders for 179 days or more**
  - May enroll in TRICARE Prime
  - TRICARE Prime Remote (if eligible)

TRICARE Medical Costs for Family Members

- TRICARE Prime
  - No cost shares or deductibles
  - No enrollment fees
- TRICARE Extra – 15% cost share
- TRICARE Standard – 20% cost share
- TRICARE Extra or Standard Deductibles
  - $ 50-100 deductible (E4 and below)
  - $150-300 deductible (E5 and above)

New TRICARE Dental Program

- **Began Feb 1, 2001**
- **TRICARE Dental Program replaces**
  - TRICARE Family Member Dental Plan
  - TRICARE Selected Dental Reserve Program
- **Administered by United Concordia**
- **Coverage available for**
  - Selected Reserve members
  - Individual Ready Reserve members
  - Family members of active duty Uniform Service individuals, Selected Reserve or Individual Ready Reserve

New TRICARE Dental Program (cont'd)

- **Enhanced dental benefits**
  - Annual max for general dentistry is $1,200 per year
  - Lifetime orthodontic max is $1,500 for each enrollee
- **Premiums (separate premiums for sponsor and family)**
  - Single plan and Family plan
  - Government share and Full premium
  - Survivor benefit
- **RC Family premiums lowered when sponsor on AD >30 days**

New TRICARE Dental Program (cont'd)

- **Enrollment is for at least twelve (12) months**
  - Twelve month Service commitment from sponsor (active duty, reserve or combination of the two)
  - Then continue enrollment month-to-month
- **EXCEPTION to 12 month enrollment**
  - Waived for family members of sponsor who is on active duty for a contingency operation
  - Must remain enrolled for duration of orders or 1 year

TRICARE Pharmacy Program

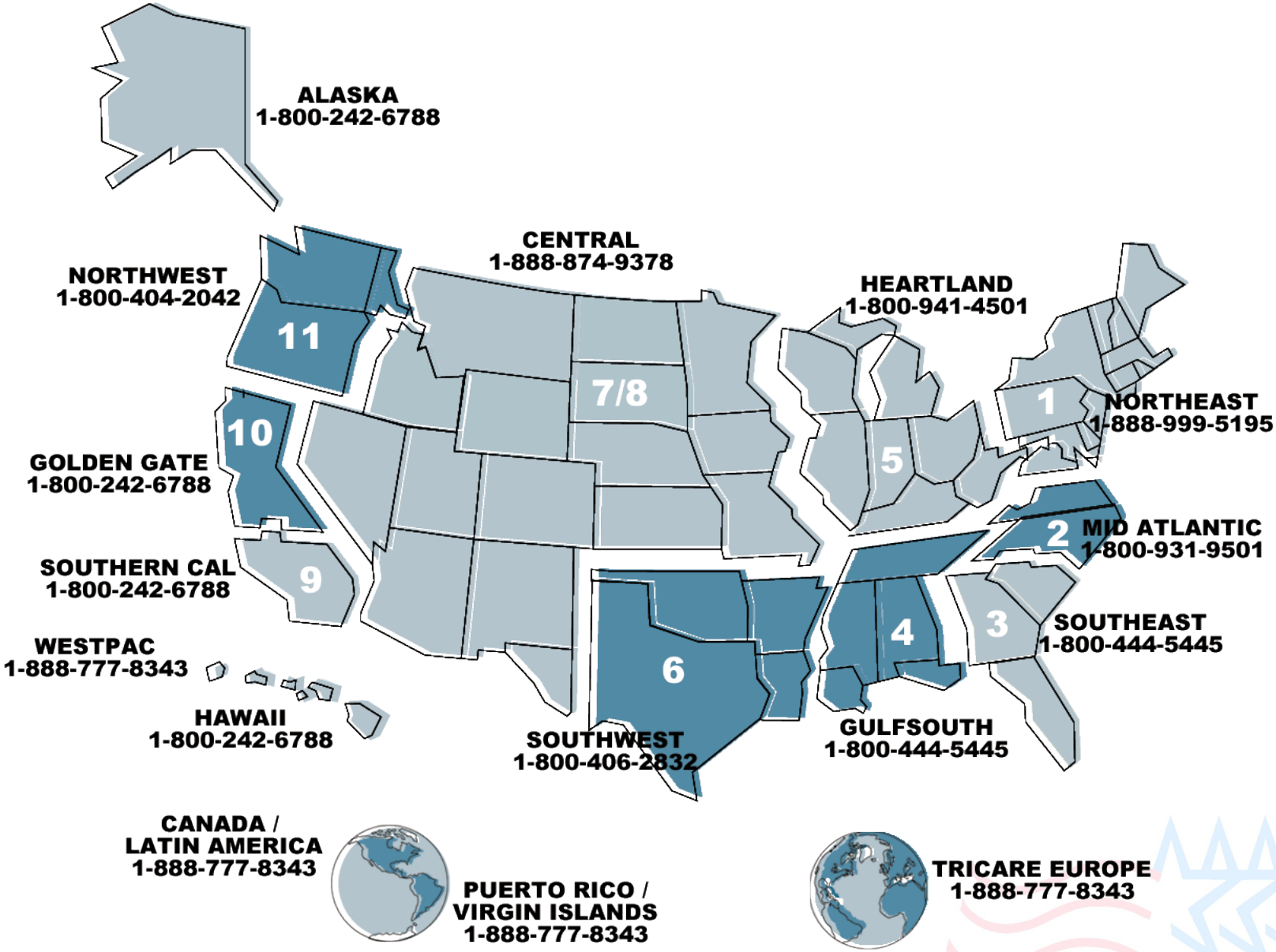
- Eligibility
  - RC members and their families when ordered to active duty for more than 30 consecutive days
- Four options for filling prescriptions
  - Military treatment facility pharmacy
  - National Mail Order Pharmacy
  - Retail Network Pharmacy
  - Retail Non-network Pharmacy

TRICARE Pharmacy Program
Copay Structure

Place of Service	Generic	Brand Name
MTF Pharmacy	$0	$0
NMOP	$3	$9
Retail Network Pharmacy	$3	$9
Non-Network Pharmacy	$9 or 20% of total cost (whichever is greater). Existing deductibles and point-of-service penalty apply (E-1 & < $50 per person/$100 per family) (Standard $150 per person/$300 per family) (Prime $300 per person/$600 per family, POS penalty, 50%)	

Family Health Coverage Considerations

- May use TRICARE benefits alone
- Or use TRICARE with your employer health plan
  - File claims with employer's plan first
  - Then file claim with TRICARE for amounts not paid by employer's plan



TRICARE Regions

TRICARE Regional Phone Numbers

TRICARE Northwest	800-444-0110
TRICARE Mid-Atlantic	800-931-9501
TRICARE Northeast	888-999-5195
TRICARE Heartland	800-941-4501
TRICARE Central	888-874-9378
TRICARE Southeast	800-444-5445
TRICARE Southwest	800-406-2832
TRICARE Gulf South	800-444-5445
TRICARE Golden Gate/S. Calif/ Hawaii/Alaska	800-242-6788
TRICARE Pacific/Puerto Rico/ Latin America/Canada/Europe	888-777-8343

If you've taken care of them first

You'll be ready …

to do this …

TRICARE National Phone Numbers

TRICARE Questions
1-877-DoD-CARE
1-877-363-2273

Pharmacy Questions
1-877-DoD-MEDS
1-877-363-6337

TRICARE Dental Program
1-800-866-8499

Web Site Resources

Reserve Affairs
http://www.defenselink.mil/ra/

TRICARE
http://www.tricare.osd.mil/

TRICARE Prime Remote
http://www.tricare.osd.mil/remote/

United Concordia
http://www.ucci.com